

SPOTLIGHT

American Income Life & National Income Life • April 2003 • Volume 36 • Number 4

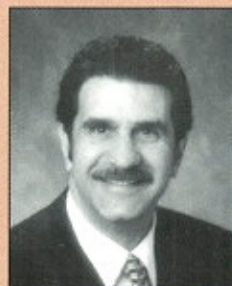
The Future is Here



Leadership Development Seminar Graduates

AIL • NILICO

The Journey to Becoming a Leader



FROM THE DESK OF:

Roger Smith

President & Chief
Marketing Officer of
American Income Life

“We wanted to give them a place to go to answer their questions regarding leadership development.”

We all want to succeed! It is human nature to want to achieve and be recognized. We, as individuals, don't set out to fail. Sometimes, though, it just happens.

When it comes to success and failure, I believe it happens — or doesn't happen — based on how we plug-in, or utilize, the resources we are given. In the case of failure, maybe we just missed some vital component in the process, or perhaps we didn't recognize the right resources when they presented themselves.

What determines success and failure isn't always an easy distinction to make, and, really, can only be found by looking and doing. It is, however, during this process of looking and doing, when our leaders begin to emerge.

Joseph Wade put it eloquently when he said,

“If I wanted to become a [construction worker], I would seek information and advice from the most successful one I could find.

If I wanted to become a failure, I would seek advice from men who have never succeeded.

If I wanted to succeed in all things, I would look around me for those who are succeeding, and do as they have done.”

In short, seek and you shall find. That seems easy

enough, but sometimes knowing where to look, what to look for, and how to develop what you find can be the hard part.

At American Income, we don't want there to be a “hard part” in the leadership development process. We established the *Leadership Development Seminar (LDS)* to do just that — to take the “hard part” out of the process. We wanted to give our Producers a place to find the answers to the *where, what* and *how* during this journey of leadership development.

According to *leader-values.com*, there are three stages in the leadership journey:

1. Skill development — knowing what to do,
2. Behavior development — walk the talk, and
3. Authenticity — being comfortable with your role as a leader.

LDS was put in place to effectively develop our salesforce by providing our Producers with the skills they need to become leaders and the behavior examples of existing leaders so the authenticity of being comfortable in their leadership roles would be secure. To find out more about *LDS* turn to Pages 12 and 13.

It has been said that time is an equal opportunity employer. We are all given the same amount of time in each day. It is how we spend that time that may ultimately determine the paths we take in life, or for that matter, the path we take towards leadership. Just take a look at the extraordinary leaders who graduated from our February *LDS* — look at what an example they are!

Meeting the challenges of developing and retaining a satisfied and productive salesforce leaves many companies scratching their heads. At AIL, we recommit ourselves daily to addressing Producer expectations — believing that improved attitudes and greater career satisfaction open up the lines of communication, increase productivity and reduce turnover.

You Get What You Need!

Dates to Remember

Monday, April 28, 2003

All business and PR credits must be received in Waco to count for April production.

Monday, May 26, 2003

The Home Office will be closed for the Memorial Day holiday.

Wednesday, May 28, 2003

All business and PR credits must be received in Waco to count for May production.

Thursday, June 12, - Sunday, June 15, 2003

American Income and National Income Life's annual convention in Orlando, Florida at the Walt Disney® World Swan and Dolphin Hotel.

Thursday, June 26, 2003

All business and PR credits must be received in Waco to count for June production.

Tuesday, July 29, 2003

All business and PR credits must be received in Waco to count for July production.

Total Bonuses Paid Out

This month American Income paid out a total of **\$599,375.10 in bonuses**. For more information on American Income's monthly bonuses turn to Page 15.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. *The Producers, who will be recognized at the 2004 Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.*

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. **Net to Gross is only used during the Producer's first eight months.**

Retention: 67.0%
Net to Gross: 78%

Founder's Club Outstanding Producers

First Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Mark Bleier	Gary Bleier	9	\$39,858		85.5
Lance Brown	Cohen-Hartman	4	\$50,076		83.7
Timothy Cruise	Scott Smith	11	\$87,293		79.1
Scott Kangas	Rick Altig	1	\$47,975		80.5
Joseph Larsen	Marcellus Adams	1	\$39,644		75.7
Russell Morris	Marc Zipper	2	\$53,539		85.7
Eddie Norman	Scott Smith	18	\$66,729		100.0
Steve Polederos	David Zophin	2	\$42,506		79.6
Robert Russo	Rick Altig	1	\$41,459		86.3
Ruben Soberanes	Jatoft-Foti	4	\$59,972		81.2
David Wang	Scott Smith	3	\$72,911		74.4
Matthew Wolfanger	Durhon Oldham	3	\$68,393		76.6

*Percentage of Net to Gross

Founder's Club Outstanding P.R. Representatives

First Quarter

P.R. Rep	SGA	Times Qualified	Number of Cards/Groups
Brenda DiSomma	Eric Giglione	6	11,349 Cards
Rona Pileggi Spano	Scott Smith	6	10,210 Cards
Vivian Dwyer	Ali Shahrak	5	44 Groups

AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

SPOTLIGHT

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254-761-6400

Web site

www.aillife.com

Marketing

Editor

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bfritzell@torchmarkcorp.com

Graphic Artist

Michael Trout
mtrout@torchmarkcorp.com

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Congratulations!

Andre A. Abramovich
 Marcellus O. Adams
 Larry I. Adebesein
 John R. Akers
 Leandrew Alexander Jr.
 Rick Altig
 Kenneth Altizer
 Robin Andrade
 Kevin Appasamy
 Kouassi Appiah
 Julie A. Aprahamian
 Nestor C. Aramayo
 Malka Arony
 Peter T. Athas
 Ronald W. Bagley
 Teddence Bailey
 David Ballard
 John Baloun
 Wendell Bangs
 Wesley Bangs
 Jennifer J. Baron
 Michael J. Barrett
 Lorena Barriere
 Vlad Basov
 Douglas E. Bauknecht
 Heather L. Baus
 Marcus D. Bautista
 Dean J. Beaucage
 Sara E. Beckly
 Maria T. Bellajaro
 Leslie A. Benson
 Jessica R. Bergren
 Gabriela E. Berloni
 Zulfikar A. Bhukera
 Jim Bianchi
 Robert F. Bingham
 Slav Bitman
 Daniel Blair
 David Blaisdell
 Mark Bleier
 Paul J. Bodinizzo
 Carl H. Boldon
 Kent L. Booze
 Elaina Bosco
 James E. Boucher
 Lori D. Boynton
 Charlotte J. Braddon
 Alfred A. Brenner
 David Brister
 Lance E. Brown
 Tod L. Brown
 Manon Brulotte
 John T. Bulecza
 Larry D. Bures
 London N. Burnett
 Sherry Callaghan
 Rudi Camenzind
 Arthur B. Carter
 Richard Case
 Russell Chang
 Jeffrey M. Churchfield
 John L. Clark
 Catherine M. Clarke
 John F. Claxton
 David Cohen
 Melanie Cohen

Join us in congratulating the Producers who will be attending our Orlando Convention at the **Walt Disney® World Swan & Dolphin Hotel** June 12-15, 2003.

Samuel B. Cohen Stacey L. Cole Timothy M. Collier Lee Conti Cheryl Cook William B. Cook Denard Cooper Keith Cornwell Harold D. Cowden Tim Cruise Becky Cutler Michael N. Czopek Erica Dalager Jason E. Danielson Maurice L. Davies Bruce W. Davis Barry L. Deardoff Robert Delesky Robin Denham Jacqueline deVooght Narinder S. Dhillon Joseph Dieceduto Jeffrey Dinocento Brenda DiSomma Lisa Donoghue Darrell Dorey Patrick W. Duray Vivian Dwyer Mervyn P. Ee Debbie Enstedt Lynn R. Erickson Maria J. Esposito Emmanuelle C. Fantoli Bret R. Fels Diana L. Fenrich Christopher D. Folmer John D. Franklin Steve Friedlander Susan E. Fuldauer Roger R. Fung Cindy Furer Zenotha Z. Gardner Roger Geering Brandon Geneser Larry Geneser Scott D. Georger Bill Gibson Eric Giglione Allan J. Gilbert Denise E. Gilbert Erik J. Graham Allen Green Steven Greer Eric D. Grier Eric L. Guinn	Harpreet S. Gujral Nickolay A. Gusev Joseph H. Habeeb Tracy J. Haden Peter V. Hamm Mark Hancock Vic Hancock John R. Hard Margaret A. Harrison Matthew R. Hart Zachary T. Hart Derek R. Hartley Christine Hartman Lawrence Hauck David Hausman Rob K. Hay Bulbinder Hayer George E. Hays William D. Heath Devin M. Helps Wayne G. Hendricks Bruce P. Hennick Krisa C. Hensley Hal S. Herman Chris Hernandez Yvonne M. Hernandez Terrie L. Hobson James M. Hopkins Timothy S. Houser John T. Huber Robert T. Hughes Ryan A. Hungate David Iriye David C. Jackson Steven Jakubczak Samuel L. James Asif Javaid Gregory W. Jeffers Allan W. Jennings David M. Jennings Bill Jennings Roy Jessome Sandra Johnson Sylvia J. Johnson Scott A. Jordan Todd R. Jordan Scott B. Kangas Shelagh Keleyhers Susan M. Kelleher Ray E. Keller Mahmoud M. Kenareh Joey Kennedy Benson Kim Bradley K. Kincaid Ramin Kouladji	Gregory P. Krier Peter J. Laes Chris Lafond Alex C. Langford Raymond C. Lau James T. Lawrence Paul S. Lee Shannon T. Lee Steven T. Lee Kevin L. Leonard Frank H. Lindal Ann K. Lindberg James J. Logan Larry E. Lozano Alan B. Luymes Melinda-Rae Lyse Kenneth J. Madden Ramin Maghsoud David Mah Larry Malitz Benjamin S. Mancillas Alan W. Martyn John P. McCreary Kelly D. McDonald Sidney Hodgskiss John M. Mcgrath Erin McKee Evanne S. McKenzie Harold L. McSweeney Richard Meshulam Carla A. Miller Richard Mok Stephen A. Momborg Robert J. Moorhead Patti L. Morgan Russ Morris Marc L. Morton Jay Mullins Susanne M. Munro Eric Neal Clay-Nghia P. Nguyen Eric R. Nichols Nick Nitkowski Gene R. Noury Craig Nugara Richard R. Nye Alfred J. O'Connor Joseph L. O'Connor Joseph Schofield Eric W. Schott Heather Schurr Kobina A. Sekyi Gary Selesky Patrick V. Shehan Rene Sheir Gregory J. Siard	James J. Osio Gleb Ostrovsky Theodore Pappas Patrick A. Parisi Roland Parker Gregory Partee Vito Pecoraro Michael Pellicciotta Meneluo A. Perakis Francisco Perez Michael A. Perkins Dan D. Phillips Vedran Pipinic Dennis T. Pochron Steven G. Polederos Francisco X. Ponce Gary L. Ponting Benaiah Prior Maia L. Pruitt David M. Ragland Jeffrey S. Ravnitzky Mark C. Reddington Rakesh Rekhi Scott Remmey Alan C. Reyes John Rice William E. Richard Shannon B. Richardson Jeffrey C. Robinson Joshua B. Robinson Alex J. Roland Marc Rosen Stephen Ross Paul Rumbuc Robert Russo Hugo A. Rust Doreen Ryan-Foti Preeti Sahgal Jonathan S. Saluk Kobie C. Samuels Michael R. Saracino Imran Satti Brian Schaefer, Ted E. Schilling Jason P. Schlomann Jennifer Y. Schnarr James L. Schneider Joseph Schofield Eric W. Schott Heather Schurr Kobina A. Sekyi Gary Selesky Patrick V. Shehan Rene Sheir Gregory J. Siard
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Camy R. Smith
 Marcus W. Smith
 Scott A. Smith
 Tim D. Smith
 Ruben Soberanes
 Rona N. Spano
 Clifton R. Spears
 Donald A. Spence
 Daman L. Spicer
 Donald Spohn
 Anita T. St. Arnaud
 Ryan J. Stenglein
 George R. Sturge
 Thaddeus Szuwalski
 Carrie M. Taylor
 Leslie Taylor
 Robert F. Terborg
 Vito Pecoraro
 Carey Thompson
 Kevin E. Thornburg,
 David E. Thornton
 Tomas Thundiyl
 Robert J. Tooley
 Eric J. Topper
 Sergey Tovmenko
 Brian Traboulay
 David T. Tubbin
 Thomas M. Tulowiecki
 Lori L. Turping
 Maia L. Pruitt
 David M. Ragland
 Jeffrey S. Ravnitzky
 Mark C. Reddington
 Rakesh Rekhi
 Scott Remmey
 Alan C. Reyes
 John Rice
 William E. Richard
 Shannon B. Richardson
 Jeffrey C. Robinson
 Joshua B. Robinson
 Alex J. Roland
 Marc Rosen
 Stephen Ross
 Paul Rumbuc
 Robert Russo
 Hugo A. Rust
 Doreen Ryan-Foti
 Preeti Sahgal
 Jonathan S. Saluk
 Kobie C. Samuels
 Michael R. Saracino
 Imran Satti
 Brian Schaefer,
 Ted E. Schilling
 Jason P. Schlomann
 Jennifer Y. Schnarr
 James L. Schneider
 Joseph Schofield
 Eric W. Schott
 Heather Schurr
 Kobina A. Sekyi
 Gary Selesky
 Patrick V. Shehan
 Rene Sheir
 Gregory J. Siard

Promoted To Supervising Agent

David Alphonso Nick Nitkowski Louisiana	Linda Christensen Rick Altig Montana	Christopher Fave Dennis Ishler Pennsylvania	Todd Kubes Rick Altig Minnesota	Shaun Pope Marcellus Adams Utah	Dana Spohn Rick Altig Idaho
Anthony Anderson Wittenbach-Ostrovsky Mississippi	Megan Christopher Williams-Williams Georgia	Lynne Franciose Giglione-Brister Massachusetts	Ray Landry Wittenbach-Ostrovsky Mississippi	Jean Pourciau Nick Nitkowski Louisiana	Erle Swadron Joshua Chalom Ontario
Jason Anderson David Cohen California	Mark Demone Eric Giglione New Jersey	Ryan Grant David Zophin Connecticut	Thomas Lovas Williams-Williams Georgia	David Raymond Nick Nitkowski Louisiana	Debra Thompson Robert Smith Oklahoma
William Bernhart Rick Altig Montana	Desislava Dimitrova John Akers Nebraska	Edwin Green Shashi Parekh South Carolina	Jason Mackey Allan Jennings Alabama	Stefan Reynolds Steve Friedlander New Zealand	George Vila Tom Williams Florida
Phil Berthelot Nick Nitkowski Louisiana	Megan Donnelly David Zophin Connecticut	John Houchin Furer-Whittinghill California	Garrett Marrero Jatoff-Foti California	Gina Samson Rick Altig Idaho	
Keita Billings Nick Nitkowski Louisiana	Morris Drane Williams-Williams Georgia	Tobias Jenkins Wittenbach-Ostrovsky Mississippi	Louis Null Eric Giglione Pennsylvania	Daniel Shahbazi Furer-Whittinghill California	
Jonathan Brunner Rick Altig Minnesota	Courtney Dwyer Eric Giglione Pennsylvania	Travis Jones Geneser-Geneser Missouri	Rajbala Pandya Joshua Chalom Ontario	Eunice Smith Matt Blumert Maryland	
Matthew Cano Geneser-Geneser Missouri	James England Vic Hancock Kentucky	Muhammad Khan Joshua Chalom Ontario	Danielle Patch Cohen-Hartman Nevada	Randall Smith Ali Shahrak Virginia	

Promoted To General Agent

Peter Athas Wittenbach-Ostrovsky Mississippi	Reginald Harris Williams-Williams Georgia	Jason Lausar Marc Zipper Florida	Robert Milstein Rick Altig Minnesota	Brian Quinn Geneser-Geneser Kansas	Curt Snow Jatoff-Foti California
Paul DaSilva Giglione-Brister Massachusetts	Lesley Hunt Bill Jennings Colorado	Blanca Lebron Jatoff-Foti California	Jason Mollo David Zophin Connecticut	Rachelle Rembert Marc Morton Ohio	Karl White David Zophin Connecticut
Kimberly Fager Geneser-Geneser Missouri	Rodney Husmann David Cohen California	Jeremy Long Geneser-Geneser Missouri	Bart Montgomery Williams-Williams Georgia	Jonathan Rischitelli Giglione-Brister Massachusetts	Beverly Williams Williams-Williams Georgia
David Hamilton Robert Smith Oklahoma	Immanuel Jarvis Ali Shahrak North Carolina	Malcolm McCall Nick Nitkowski Louisiana	Chance Noffsinger Bill Jennings Colorado	Brian Schreiter Nick Nitkowski Louisiana	

Promoted To Master General Agent

Heather Baus Rick Altig South Dakota	Jessica Bergren Rick Altig Minnesota	Michael Kolasa Matt Blumert Maryland	Tracy McNallan Rick Altig Minnesota	Gregory Shaughnessy Rick Altig Minnesota
Kenneth Bell Nick Nitkowski Louisiana	Corey Friesen Rick Altig Ontario	Joseph Larsen Altig-Martyn Ontario	John Rice Jatoff-Foti California	Eric Topper Ali Shahrak North Carolina
Leslie Benson Rick Altig Tennessee	Roberta Kenniston Rick Altig Idaho	Barbara Leader Rick Altig Ontario	Susan Schweitzer Rick Altig North Dakota	Thomas Young Bill Jennings Colorado

This Could be You!

Kick your production into overdrive and join us in The Bahamas at the *Atlantis Resort* for our 2004 Convention June 3-6, 2004. Discover Atlantis in 2004!

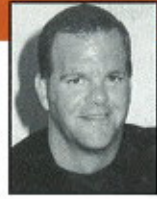
INDIVIDUAL PRODUCERS



1. Timothy Cruise
Woodridge, IL



2. David Wang
Woodridge, IL



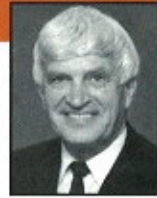
3. Rusty Jewell
Metairie, LA



4. Tamara Ford
Columbus, OH



5. Matthew Wolfanger
Rochester, NY



6. John Baloun
Calgary, AB



7. Curt Snow
Concord, CA



8. Glen Sylvester
Camp Springs, MD



9. Scott Belinn
Portland, OR



10. Carl Boldon
Southfield, MI

INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

March Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Timothy Cruise	\$30,454		79.2	Steven Jakubczak	Scott Smith
2. David Wang	27,629		79.3	David Wang	Scott Smith
3. Rusty Jewell	26,636	96		James Palmes	Nick Nitkowski
4. Tamara Ford	21,419	100		Timothy Collier	Marc Morton
5. Matthew Wolfanger	19,990		76.6	Paul Rumbuc	Durhon Oldham
6. John Baloun	19,301		80.6	John Baloun	Rick Altig
7. Curt Snow	19,044	84		Gloria Sanchez	Jatoft-Foti
8. Glen Sylvester	18,560	82		Brenda Carson	Tyrone Conard
9. Scott Belinn	18,404	82		Rajeev Arora	Rick Altig
10. Carl Boldon	17,271		77.2	Kevin Khadivian	Scott Smith
11. Abdulrazzaq Ahmed	17,076		69.8	Narinder Dhillon	Scott Smith
12. Robert Russo	17,067		84.2	Steven Lee	Rick Altig
13. Frederick Hadayia	16,908	91		Steven Greer	Durhon Oldham
14. Karen McQuoid	16,618	97		Lawrence Hauck	Steve Friedlander
15. Michael Nowak	16,413	99		Jim Bianchi	Durhon Oldham
16. Jeanette Joshu	15,872	99		Joshua Robinson	Geneser-Bitman
17. Jennifer Baron	15,749		69.3	William Cook	Tom Williams
18. James Dattilo	15,667		73.0	James Dattilo	Marc Zipper
19. Christopher Clark	15,425	100		Lori Turping	Rick Altig
20. Scott Kangas	15,276		80.5	Wendell Bangs	Rick Altig

▲ Percentage of Net to Gross

All Time Record to Beat

Year: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. David Wang	\$71,830		79.3	David Wang	Scott Smith
* 2. Timothy Cruise	56,546		79.2	Steven Jakubczak	Scott Smith
* 3. Carlos Bastardo	46,959	78		Marlon Underwood	Scott Smith
* 4. Matthew Wolfanger	45,714		76.6	Paul Rumbuc	Durhon Oldham
* 5. Eddie Norman	45,333	88		Eddie Norman	Scott Smith
* 6. Rusty Jewell	42,723	96		James Palmes	Nick Nitkowski
* 7. Curt Snow	42,577	84		Gloria Sanchez	Jatoft-Foti
* 8. James Dattilo	42,420		73.0	James Dattilo	Marc Zipper
* 9. Frederick Hadayia	41,628	91		Steven Greer	Durhon Oldham
* 10. Marlon Underwood	41,057		70.4	Marlon Underwood	Scott Smith
11. Robert Russo	40,025		84.2	Steven Lee	Rick Altig
12. Dana Spohn	39,787	90		David Tubbin	Rick Altig
13. Erik Martinez	39,624	97		Erik Martinez	Eric Neal
14. Stefan Reynolds	39,299	94		Lawrence Hauck	Steve Friedlander
15. Eunice Smith	38,584	84		Vann Durham	Matt Blumert
16. Rudi Camenzind	37,874		78.6	Erik Graham	David Cohen
17. Jeremy Baker	37,666	79		Vladimir Opra	Geneser-Geneser
18. Scott Kangas	37,180		80.5	Wendell Bangs	Rick Altig
19. Samuel Christmas	37,099	88		Kevin Khadivian	Scott Smith
20. Carl Boldon	36,677		77.2	Kevin Khadivian	Scott Smith

▲ Percentage of Net to Gross

MONETARY DONATIONS

American Income & National Income

- Donated \$5,000 to the *Texas AFL-CIO's Salute to Joe Gunn* dinner.
- Contributed \$1,000 to the *Workers of Tomorrow Safety Centre, Inc.*
- Gave \$5,000 to the *Paper, Allied-Industrial, Chemical and Energy Workers International Union's Project Vote 2003* and the *Tennessee Industrial Renewal Network*.
- Contributed \$5,000 to the *Association of Flight Attendants' Labor Project for Working Families* and the *National Interfaith Committee for Worker Justice*.
- Donated \$5,000 to the *International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers' Project Vote 2003*.
- Contributed \$5,000 to the *Brotherhood of Maintenance of Way Employees' Project Vote 2003*.

Matt Blumert Agency

- Donated \$300 to the *Metropolitan Baltimore Council AFL-CIO* to honor Linda Chavez Thompson.
- Contributed \$425 to the *Metropolitan Washington Council AFL-CIO An Evening with Labor*.
- Gave \$200 to the *Washington Metropolitan Council on Community Services* bowling tournament.

David Cohen Agency

- Donated \$200 to the *Labor Community Services Easter Basket Drive*.

Mark Hancock Agency

- Contributed \$100 to the *Indianapolis Fire Fighters Local 415* for their *Children's Survive Alive* program.

Vic Hancock Agency

- Gave \$100 to the *PACE 5-0550* strike fund.

Jatoft-Foti Agency

- Donated \$380 to the *NCSEA Convention*.
- Contributed \$30 to the *Leadership Alliance* luncheon.
- Gave \$1,350 to the *Big Valley Education Conference Community Credit Union*.
- Donated \$400 in door prizes to the *Big Valley Education Conference Community Credit Union*.
- Contributed \$200 to the *Steamlifter's lunch* in Concord.
- Gave \$400 to the *10th Anniversary Celebration* for the *1199 SEIU* and *HERE Local 2*.
- Donated \$500 to the *Ben Ali Shrine's Fifth Annual Summer Run/Walk*.

Hurst Kopp Agency

- Donated \$1,000 to the *Blanche Lincoln* luncheon.
- Contributed \$500 to the *Johnnie Pugh* luncheon.
- Gave \$500 to the *Geneveve Stewart* luncheon.
- Donated \$250 to the state *AFL-CIO* for state elections.

Chris Lafond Agency

- Donated \$100 for an ad in the *Johnny Popp Labor Achievement Award Dinner* booklet.
- Contributed \$75 for an ad in the *Washington-Greene CLC Labor Hall of Fame Banquet* booklet.
- Gave \$100 for an ad in the *Johnstown Regional CLC Annual Workers Memorial Day Banquet* booklet.

Shashi Parekh Agency

- Donated \$25 to the *Plumbers 421*.
- Contributed \$100 to *UNITE*
- Gave \$50 to the *Body of Christ Fellowship Outreach Ministries* program.
- Donated \$25 to the *TRMC Credit Union*.

Total \$33,310.00

OTHER DONATIONS

Matt Blumert Agency

- Made a contribution of six cases of food to the *Metropolitan Baltimore AFL-CIO* food drive.

Chris Lafond Agency

- Contributed 1,000 lbs. of food to the *Washington County Food Bank* on behalf of the *Washington CLC*.
- Contributed 160 lbs. of food to *Johnstown United Way* on behalf of the *Johnstown Regional CLC*.
- Contributed 600 lbs of food to the *United Mine Workers of America Unemployment Assistance Fund*.

- Participated in the *Bethlehem Steel Corp.* picket line to protest the elimination of retiree health care benefits.
- Involved in the *Mitchell Day Celebration* with *UMWA*.

Wittenbach-Ostrovsky Agency

- Donated two televisions to the *IBEW Local 733*.
- Hosted a hospitality suite for *Mississippi State AFL-CIO*.
- Delivered food to laid-off union members.
- Donated two bicycles to *Toys for Tots*.
- Contributed a copy machine to *FBP Association*.

Welcome to the Board



INTRODUCING:

Milton Rosado
National President of the
Labor Council for Latin
American Advancement

Milton Rosado, National President of the Labor Council for Latin American Advancement, has been unanimously elected to American Income's Labor Advisory Board. Mr. Rosado brings many years of labor experience to this premier advisory board.

Mr. Rosado worked at the Engelhard Corporation and has been a member of the UAW for 22 years. While in UAW Local 1668, he served as Chairman of the Collective Bargaining Committee and was a delegate to the UAW International Union Constitutional Conventions in 1989 and 1992. He also held the position of shop steward and was the local union vice president from 1989 to 1992. In 1990, he attended Labor Union Discussion Leadership training, and, later, attended the six-week UAW Fellowship Program. He was involved in organizing and served as facilitator of Joint Programs.

During the years of 1995 and 1996, Mr. Rosado was the Education and Training coordinator at the UAW Transition Center. He also assisted in implementing various basic literacy

programs within the union structure and is a Literacy Volunteer of America for people learning English as a second language.

Rosado was appointed to the staff of the International Union, UAW in August 1997. He served as a servicing representative in Region 9 and was appointed director of the New Jersey UAW Community Action Program (CAP) in June 2000. As director, he served on various labor advisory committees in several Congressional Districts. Mr. Rosado has also been active in voter registration drives (GOTV) and education and citizenship training. In 2002, he served on the Labor Transition Team for New Jersey Governor James McGreevey.

On Aug. 2, 2002 Milton Rosado was elected National President of the Labor Council for Latin American Advancement (LCLAA). Prior to his election, Mr. Rosado was a board member of LCLAA.

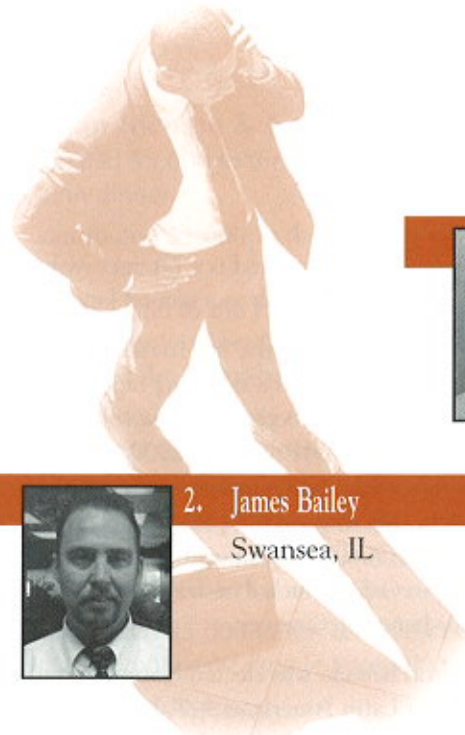
Mr. Rosado is currently a vice president of the New Jersey Industrial Union Council, executive board member of the New Jersey Work Environment Council, and serves on the boards of the Right to Know Coalition, the New Jersey Environmental Federation, and New Jersey Citizen Action.

At ALL, we are proud Mr. Rosado has chosen to be one of our distinguished Labor Advisory Board members. We look forward to a long and continued partnership.

LABOR ADVISORY BOARD MEMBERS

Paul Almeida	James Hoffa	Cecil Roberts
Stuart Appelbaum	Joseph Hunt	Milton Rosado
Morton Bahr	Frank Hurt	Michael Sacco
Dave Barrett	Gloria Johnson	Robert Scardelletti
Theodore Bikel	Charles Jones	Harold Schaitberger
William Burrus	Gregory Junemann	Edward C. Sullivan
Sam Cabral	George Kourpias	Michael Sullivan
Doug Dority	Thomas F. Lee	John Sweeney
John Dougherty	William Lucy	George Tedeschi
Gerald Feder	Leon Lynch	Richard Trumka
Edward Fire	Martin Maddaloni	Timothy J. Tuttle
Mac Fleming	Dr. Ray Marshall	Gene Upshaw
Patricia Friend	John Meese	Donald Wharton
Dr. Joe L. Greene	Terry O'Sullivan	Donald Wightman
Larry Gregoire	Oscar Owens	James Williams
James A. Grogan, Jr.	Jules Pagano	Hon. Jim Wright
Don Hahs	W.D. "Dan" Pickett	Boyd Young
Sonny Hall	Clyde Rivers	

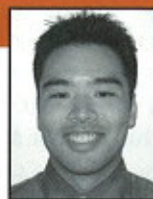
SUPERVISING AGENTS



1. Gregory Krier
Sioux Falls, SD



2. James Bailey
Swansea, IL



3. Brandon Ito
Los Angeles, CA

All Time Record to Beat

Month: \$43,409 1st Yr. **Gino Tanzif**

All Time Record to Beat

Month: \$50,606 Net ALP **Chad Roehrs**

March Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Gregory Krier	\$30,585	\$39,695	90		5	Jason Danielson	Rick Altig
2. James Bailey	19,617	25,678	81		3	Leslie Taylor	Geneser-Bitman
3. Brandon Ito	17,968	20,317	99		5	David Iriye	David Cohen
4. Michael Jackson	16,002	27,497	85		4	Eric Nichols	Scott Smith
5. Peter Koch	15,080	25,426	97		2		Bill Jennings

All Time Record to Beat

Month: \$43,409 1st Yr. **Gino Tanzif**

All Time Record to Beat

Month: \$50,606 Net ALP **Chad Roehrs**

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Gregory Krier	\$53,766	\$70,836	90		5	Jason Danielson	Rick Altig
2. Carlos Bastardo	40,218	85,054	85		4	Marlon Underwood	Scott Smith
3. Jason Crain	38,282	59,036	88		3	Ronald VanWoesik	Vlad Basov
4. Brandon Ito	37,796	46,277	99		5	David Iriye	David Cohen
5. Robert Russo	37,734	77,760	92		2	Steven Lee	Rick Altig

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Lori Boynton
Crystal, MN



2. Michael Pellicciotta
Edison, NJ



3. Fernando Amorim
Raleigh, NC



4. Asif Javaid
Edison, NJ



5. Benjamin Gibbs
Swansea, IL

All Time Record to Beat

Month: \$102,403 1st Yr. **Eric Neal**

All Time Record to Beat

Month: \$111,262 Net ALP **Eric Neal**

March Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	SGA
1. Lori Boynton	\$62,282	\$62,282		71.6	11	Wendell Bangs	Rick Altig
2. Michael Pellicciotta	39,860	44,734	86		6	Marc Rosen	Eric Giglione
3. Fernando Amorim	37,454	43,484	96		6	Derek Hartley	Ali Shahrak
4. Asif Javaid	32,442	38,700	81		5	David Hausman	Eric Giglione
5. Benjamin Gibbs	30,873	37,080	89		5	Leslie Taylor	Geneser-Bitman
6. Michael Czopek	27,862	33,869	89		7	David Hausman	Eric Giglione
7. Matthew Wolfanger	27,281	47,271		78.3	3	Paul Rumbuc	Durhon Oldham
8. Hal Herman	26,803	45,726		77.6	3	Paul Rumbuc	Durhon Oldham
9. Rick Slan	26,795	31,068	93		3		Bill Jennings
10. Stephen Saul	25,446	28,295	98		6	David Hausman	Eric Giglione

All Time Record to Beat

YTD: \$489,120 1st Yr. **Eric Neal**

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	SGA
* 1. Lori Boynton	\$108,255	\$108,255		71.6	11	Wendell Bangs	Rick Altig
* 2. Kevin Leonard	104,788	128,034		68.7	5	Marlon Underwood	Scott Smith
* 3. Michael Pellicciotta	104,377	124,263	86		6	Marc Rosen	Eric Giglione
* 4. Benjamin Gibbs	93,962	113,919	89		5	Leslie Taylor	Geneser-Bitman
* 5. Denise Gilbert	81,422	90,203		67.6	4	Brian Waller	Scott Smith
6. Fernando Amorim	78,115	95,623	96		6	Derek Hartley	Ali Shahrak
7. Mark Reddington	64,977	81,392	85		3	Paul Rumbuc	Durhon Oldham
8. Michael Czopek	62,849	100,643	89		7	David Hausman	Eric Giglione
9. Hal Herman	62,500	100,320		77.6	3	Paul Rumbuc	Durhon Oldham
10. Eric Tuttobene	60,161	76,933		74.6	2	Paul Rumbuc	Durhon Oldham

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.

AMERICAN INCOME & NATIONAL INCOME —

Helping You Discover Your Leadership Potential

Take a look at what a few past graduates of the Leadership Development Seminar had to say about their experience!

“A leader knows the way, goes the way and shows the way. The Leadership Development Seminar provided all the best practices from many of the great AIL/NILICO leaders. These practices will be very useful tools for our tool box.”

— *Charles Todd*

“Thanks again for putting on a fantastic production for us at the Leadership Development Seminar. I don't think I have ever been better equipped to face the challenges before me, and I have never been more excited to face the trials that lay ahead.”

— *Rich Mok*

“First, let me say the Leadership Development Seminar was fantastic! I really enjoyed hearing the different success stories from the SGAs and the other attendees. It was very insightful, and I am looking forward to getting things going here in my Agency.”

— *Carey Thompson*

“The Leadership Development Seminar taught me that my mind set is everything. Attitude follows right behind, and vision will show you the light. I will be thrilled to apply my newfound knowledge.”

— *Elizabeth Teffer Hodgson*

As a business owner, each independent contractor can choose the level of success they want to achieve. American

Income and National Income periodically sponsor

Leadership Development Seminars to provide information and tools to managers who want to build their business, and

expand their leadership roles and abilities.

Some of the best leaders in the Company, our State General

Agents, who have a proven history of success, as well as other speakers are brought in to provide insight and guidance that is invaluable to attendees who are eager to learn.

Topics such as Recruiting for Success, Fundamentals of Field Training, Building Your Business, Making the Most of Your Leadership

Potential, The Importance of Writing and Maintaining Quality Business, Coaching Your Team to Success, Knowing Your Market, The Importance and Understanding of Lead Sources, and Maximizing Your Agents' Potential are just a few of the areas covered in the seminars.

Most of all, the **Leadership Development Seminars** give Managers a chance to get refocused on growing their Agencies. It allows them to solidify their belief in American Income and National Income and the opportunity it presents. More importantly, it gives them the tools they need to make the most of their potential.

We encourage those who are interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!

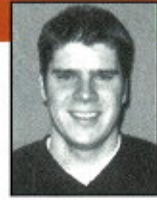
The next seminar will be held Aug. 21, 2003.

Leadership Development Seminar Topics Include:

- ⇒ Making the Most of Your Opportunity
- ⇒ Recruiting for Growth
- ⇒ The Recruiting Process
- ⇒ The Agency Resource Center
- ⇒ “Opportunity Unlimited”
- ⇒ Quality of Your Business
- ⇒ Management Reports
- ⇒ Leads — Your Most Valued Asset
- ⇒ Lead Sources and Referrals
- ⇒ Maximizing Your Agents' Potential
- ⇒ Field Training
- ⇒ Coaching Your Team
- ⇒ 21 Laws of Leadership
- ⇒ Lead from the Front
- ⇒ Making Success Happen
- ⇒ Your Leadership Potential
- ⇒ Maximizing the AIL Opportunity: “What are you taking back to your agency?”
- ⇒ Public Relations



February 2003
Leadership Development Seminar Graduates



1. Paul Rumbuc
Rochester, NY



2. David Hausman
Edison, NJ



3. Leslie Taylor
Swansea, IL



4. Steven Greer
Rochester, NY



5. Joshua Robinson
Swansea, IL

March Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$116,820	\$205,803		77.6	19	Durhon Oldham
2. David Hausman	115,329	171,430		68.5	27	Eric Giglione
3. Leslie Taylor	86,207	103,483		67.5	13	Geneser-Bitman
4. Steven Greer	85,356	100,800		73.0	11	Durhon Oldham
5. Joshua Robinson	82,052	100,527	83		9	Geneser-Bitman
6. Jason Danielson	75,233	84,343		76.0	10	Rick Altig
7. Jeffrey Dinocento	73,069	90,509		67.0	16	Eric Giglione
8. Lawrence Hauck	72,828	98,146		67.6	8	Steve Friedlander
9. Marc Rosen	71,134	84,097		67.1	15	Eric Giglione
10. John Baldo	64,984	76,297	91		23	Giglione-Brister

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,127,959 Net ALP Paul Rumbuc

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$360,486	\$543,285		77.6	19	Durhon Oldham
* 2. David Hausman	310,075	462,734		68.5	27	Eric Giglione
* 3. Steven Greer	241,462	266,614		73.0	11	Durhon Oldham
* 4. Marc Rosen	221,379	249,229		67.1	15	Eric Giglione
* 5. Leslie Taylor	217,112	271,026		67.5	13	Geneser-Bitman
6. Jeffrey Dinocento	213,512	246,822		67.0	16	Eric Giglione
7. Jason Danielson	173,738	183,467		76.0	10	Rick Altig
8. John Baldo	171,770	197,007	91		23	Giglione-Brister
9. Ronald VanWoesik	170,050	208,657		70.8	9	Vlad Basov
10. David Iriye	168,710	169,089		68.2	19	David Cohen

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Timothy Cruise	Scott Smith	\$5,786.36
David Wang	Scott Smith	\$5,249.53
John Baloun	Rick Altig	\$3,667.26
Robert Russo	Rick Altig	\$3,413.50
Matthew Wolfanger	Durhon Oldham	\$3,398.38
Carl Boldon	Scott Smith	\$3,281.60
Rusty Jewell	Nick Nitkowski	\$3,196.37
Scott Kangas	Rick Altig	\$2,902.48
Scott Remmey	Eric Giglione	\$2,776.27
Abdulrazzaq Ahmed	Scott Smith	\$2,732.27

Total Retention Bonus Paid Out: \$459,350.69 402 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Paul Rumbuc	Durhon Oldham	\$10,942.46
Steven Greer	Durhon Oldham	\$7,472.07
Joshua Robinson	Geneser-Bitman	\$7,313.52
Lawrence Hauck	Steve Friedlander	\$7,199.97
Leslie Taylor	Geneser-Bitman	\$7,101.78
David Hausman	Eric Giglione	\$7,099.16
Lori Turping	Rick Altig	\$5,462.12
Jason Danielson	Rick Altig	\$5,274.17
Steven Jakubczak	Scott Smith	\$4,101.11
Marc Rosen	Eric Giglione	\$3,892.51

Total Leadership Bonus Paid Out: \$121,207.42 57 Producers Qualified

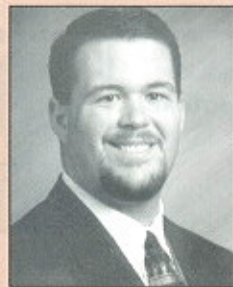
PR Bonus*

Qualifier	SGA	Bonus Amount
David Blaisdell	Rick Altig	\$1,444.86
Brenda DiSomma	Eric Giglione	\$1,278.98
Malka Arony	Cohen-Hartman	\$1,215.52
Erica Dalager	Rick Altig	\$970.14
Charles Hill	Jatoft-Foti	\$949.90
Becky Cutler	Bill Jennings	\$917.63
Robin Denham	Geneser-Geneser	\$876.26
Robin Andrade	Giglione-Brister	\$717.36
Randy Stockley	Ramin Kouladji	\$613.92
Manon Brulotte	Rick Altig	\$532.88

Total PR Bonus Paid Out: \$18,816.99 39 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. For a full list of bonus qualifiers in each category, contact your SGA.

What's in Your Recruiting Toolbox?



FROM THE DESK OF:
Bo Gentile
Assistant Vice President
National Recruiting

"I want to not only praise them for their achievement, but to [push] them to the next level."

Once again, American Income and National Income's Agency sales forces have shown that no matter what is put before them, they are willing to share the "Opportunity Unlimited" career with as many people as possible, even given the current economic and political disruptions facing our nation, in these turbulent times.

Our accomplishment, breaking the 2,000 Producer count barrier, is something about which everyone at American Income and National Income can be proud.

It is my current goal not only to praise you for your achievement, but to encourage you to the next level. I believe it is important to challenge ourselves in the recruiting arena. We have a great opportunity to offer, and that is something we should never downplay.

With this in mind, I want to impress upon you how imperative it is we reach farther. What I mean by this is, I want to accomplish in just nine months what has effectively taken us 53 years to do. In the remaining months of 2003, I want to add 500 more Producers which would make us 2,500 strong.

This may seem like a lofty goal, but I am confident that with the leadership of our Agency Management teams and the tools you have at your disposal, it will be a walk in the park.

As we close out the first quarter of 2003, I would like to re-examine the tools you have available, and those that have been made available in recent months, which will increase recruiting results.

Let's start with the **AC-6 Recruiting Brochure**. The **AC-6** is an eight-page color brochure which can be used at any point during the recruiting process.

A good partner to the **AC-6** is the **AC-41 Recruiting CD ROM**. The **AC-41** is a full-sized interactive recruiting CD that comes with a tri-fold cover. This recruiting piece should be used after the second interview for an applicant to take home and review with his or her family.

The **AC-41** also comes in a smaller size (**AC-42**), and is effective if you are recruiting at job fairs or individually. The **AC-42**, is the mini-interactive recruiting CD ROM that differs from the **AC-41** only in size.

To accompany the **AC-6**, **AC-41** and **AC-42** AIL offers videos which are helpful in recruiting and training. These videos present an inside look at Company life. Here is a list of the videos offered:

- *The Spirit of AIL (AV-1)*
- *Convention Speeches 2002 (AV-41)*
- *Convention Highlights 2002 (AV-44)*
- *Referral Video (AV-42)*

All these items can be ordered by contacting General Services through C.A.S. You will need to provide the corresponding request number to complete your order.

When you use all the tools you have available, building an Agency won't seem like such a daunting task. It is like building a house — if you have the right plan and the right tools, the job will get done fast and should be built to last.

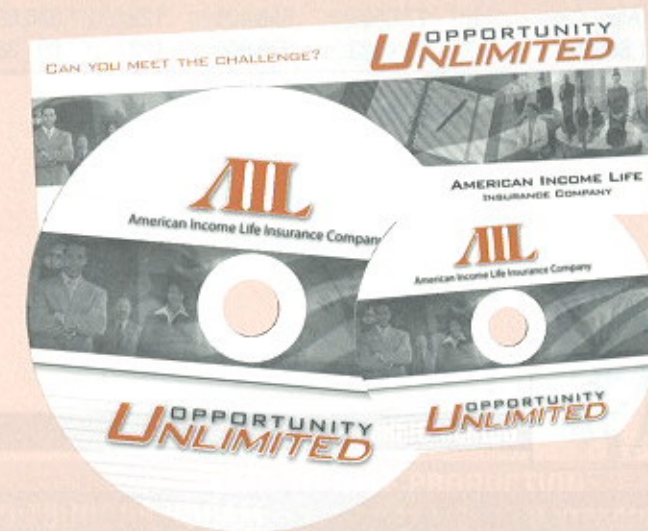
WHAT IS IN YOUR TOOLBOX?



These tools can be ordered by contacting General Services through C.A.S.







AC-6 Recruiting Brochure



AC41 Recruiting CD-ROM
AC42 Recruiting Mini CD-ROM

Videos

-  The Spirit of AIL (AV1)
-  Convention Speeches 2002 (AV41)
-  Convention Highlights 2002 (AV44)
-  Referral Video (AV42)

STATE GENERAL AGENTS



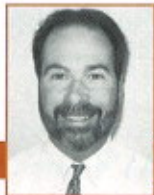
Larry Geneser & Brandon Geneser

Category I	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Geneser-Geneser	\$200,306	\$123,600	162	\$280,500	85		\$685,878	\$370,800	185	\$920,580
Rick Allig	771,505	596,400	129	1,336,687		69.0	2,214,029	1,789,200	124	3,692,154
Scott Smith	335,683	276,000	122	691,383		68.7	987,081	828,000	119	1,874,673



Durhon Oldham

Category II	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Durhon Oldham	\$235,923	\$84,000	281	\$349,536		77.0	\$663,633	\$252,000	263	\$888,014
Giglione-Brister	169,270	96,000	176	182,820		72.4	484,888	288,000	168	516,995



Vic Hancock

Category III	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Vic Hancock	\$86,742	\$68,400	127	\$125,151	82		\$252,155	\$205,200	123	\$352,769
Marc Morton	85,430	68,400	125	135,556		69.5	255,614	205,200	125	396,108

STATE GENERAL AGENTS



Nick Nitkowski

Category IV	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Nick Nitkowski	\$143,765	\$56,400	255	\$143,067		69.2	\$327,079	\$169,200	193	\$335,742
Steve Friedlander	110,207	56,400	195	171,262		67.3	257,138	169,200	152	367,054
Bill Jennings	76,595	56,400	136	103,759		72.4	205,876	169,200	122	301,659



Marcellus Adams

Category VI	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Marcellus Adams	\$44,846	\$44,400	101	\$48,103	85		\$186,088	\$133,200	140	\$191,706

Developing Leadership



FROM THE DESK OF:

Bob Falvo

Vice President of
SGA Development

“Every Agency should be focusing on their emerging leaders. Our leaders are our future.”

What is most significant in developing leadership are three shared qualities which correspond to the most positive attributes of our society today: a caring, respectful, and responsible attitude; flexibility about people and organizational structure; and a participate approach to management, or a willingness to share power. Furthermore, they are self-aware, or conscious of weaknesses as well as strengths, and concerned with self-development for themselves as well as others.

All this can be summed up in the words of Dennis Peer, “The measure of leadership is the caliber of people who choose to follow you.” It can be said different ways but it all means the same — you are only as good as those who are backing you up.

This translates to American Income in terms of focus. Every Agency should focus on their emerging leaders. I am not saying this should be your only focus, but perhaps a primary platform on which to build your Agencies. Simply put, our leaders are our future.

For some, Agency development is evaluated solely in terms of profit. Paradoxically, this total concern with profit is what causes distrust and limits efficiency. People only trust leaders who articulate a moral code, who care about people and are competent in the exercise of power.

It is important to remember that in order to be profitable you have to have the manpower and the leaders to achieve it. Agency and leadership development is not an overnight occurrence. It is a journey each individual within each Agency has to commit to taking.

In our industry, people are an important resource. As a leader, commit to putting yourself in the shoes of those whom you lead. Seeing things from this perspective will change your attitude about profitability versus leadership.

So, as we continue on our journey to becoming better leaders and stronger Agencies, let us always remember this great Hindu proverb:

“There is nothing noble in being superior to some other man. The true nobility is in being superior to your previous self.”

People, in general, are the same. . .but different. People come from different backgrounds, have different life experiences and offer different opinions. However, the common thread is all people are human. What I mean by this is, no two people are alike, but they are people nonetheless.

Leaders, like people in general, come from all walks of life. They come from different backgrounds, have different life experiences and offer different opinions. However, all successful leaders have some similarities, or parallels.

If you get to know American Income’s top leaders, you will quickly see they follow this same guideline — they are ironically different and similar.

AIL’s leaders share the basic personality traits of any good leader, which are, in part, instinctive — intelligence, ambition, will, and optimism. All are persuasive communicators.

The deviations lie in the fact that they have been influenced by different religious and political feelings and thoughts. There are no common patterns to their childhood experiences, and many have taken different paths to the positions they are in today.

Given this “similar but different” theory, how is it that we develop leaders? Or what is it that is important in developing good leadership?

The Fog of War



FROM THE DESK OF:

Denise Bowyer

Vice President &
National Director of
Public Relations

“Let us stand tall with our partners as we offer hope to those who need it during these trying times.”

The fog of war blankets many fronts. The cost of health care cuts across industry lines. SEIU recently had a walkout of health care workers employed in many health care facilities around the country. Most of these low paid workers cannot afford dependent coverage. Therefore, we mourn for the loss of affordable health care, and for the children who cannot walk into the clinics where their mothers work and be treated for common childhood ailments. Who cannot be saddened by the 40 million people in our country without health care and the millions of elderly who cannot afford prescription drugs?

Fog is dense, cloudy and blurs our vision. *The fog of war blankets many fronts.* We have waged war — a war fought mostly in the headlines — against the known dictator in Iraq, Saddam Hussein. The war in small print — the daily assaults against our working families — is, however, often forgotten. Who cannot be saddened by the forgotten battles being fought at home?

At American Income, we have to recommit ourselves each day to protecting working families and serving our market. It is important that we quicken the pace and increase the number of families we serve. Protecting working families comes at a price, though. We will be challenged to increase our market penetration and must be willing to give back to our partners fighting the battles for working families on the home front.

Let’s stand tall with our partners as we offer hope to the newly liberated people of Iraq and our working families here at home.

We are at war. We will be engaged in the aftermath of this war for years to come. Each Sunday, when I attend Mass, news headlines are read at the opening of the Liturgy. They serve to remind us of the world we live in, the need for peace, kindness, tolerance and, lastly, justice.

The fog of war blankets many fronts. The cost of “Iraqi Freedom” is estimated at \$1 billion a day, plus the cost of human lives. We all mourn for the loss of our military troops from both friendly fire and armed battle. Who cannot be saddened by the loss of innocent lives killed by rockets gone astray?

The fog of war blankets many fronts. The cost of an ongoing assault on working families is the bankruptcy of US Airways and United Airlines. American Airlines is trying to dodged a bullet simply by extracting hundreds of millions of dollars in wage concessions from an already squeezed labor force. We mourn the loss of decent wages and quality jobs for working families. Who cannot be saddened by homes in foreclosure, valueless pensions or families torn apart by an unraveling economy?

PR Manager

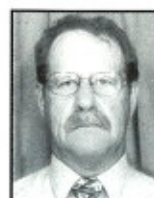


Debbie Enstedt
Winnipeg, MB

Category A:



Erica Dalager
Crystal, MN

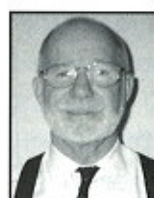


Al Wall
Toronto, ON

Category B:



Malka Arony
Phoenix, AZ



John Wilkinson
Swansea, IL

Category C:



Roy Jessome
Halifax, NS



Cheryl Cook
Harrisburg, PA

March Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	19,990	Rick Altig
2. Richard Meshulam	8,498	David Cohen
3. Malka Arony	6,496	Cohen-Hartman

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Erica Dalager	5,324	Rick Altig
2. Al Wall	4,332	Joshua Chalom
3. Charles Hill	3,575	Jatoft-Foti
4. Richard Meshulam	2,838	David Cohen
5. Suzanne Powers	2,644	David Cohen

Category B	No. Cards	SGA
1. Malka Arony	3,635	Cohen-Hartman
2. John Wilkinson	1,954	Geneser-Bitman
3. Kenneth Altizer	1,396	Marc Morton
4. Susan Kelleher	1,335	David Zophin
5. Becky Cutler	1,290	Bill Jennings

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	Groups	SGA
1. Roy Jessome	70	Ramin Kouladji
2. Cheryl Cook	20	Dennis Ishler
3. Richard Case	16	James Surace
3. Krissa Hensley	16	Mike Jones
3. Jenny Williams	16	Rick Altig

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	57,021	Rick Altig
*2. Malka Arony	12,629	Cohen-Hartman
3. Richard Meshulam	11,508	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Al Wall	8,973	Joshua Chalom
*2. David Blaisdell	8,027	Rick Altig
*3. Brenda DiSomma	7,993	Eric Giglione
4. Charles Hill	6,785	David Cohen
5. Robin Denham	6,229	Geneser-Geneser

Category B	No. Cards	SGA
*1. Malka Arony	7,597	Cohen-Hartman
*2. Randy Stockley	5,116	Ramin Kouladji
*3. John Wilkinson	4,400	Geneser-Bitman
4. Laurie Onasch	3,556	Manone & Altig
5. William Verbeten	3,069	Joseph Manone

All Time PR Group Production Record

YTD: 514 groups **Darrell Dorey**

Category C	Groups	SGA
*1. Roy Jessome	96	Ramin Kouladji
*2. Richard Case	36	James Surace
*3. Cheryl Cook	35	Dennis Ishler
4. Jenny Williams	26	Rick Altig
5. Rachelle Valdez	25	Marcellus Adams

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

ATLANTIS

From the international city of Freeport on Grand Bahama to the pink-sand beaches of Harbour Island, The Bahamas offers a wide variety of vacation discoveries. Just take a look...

The Sights and Sounds —

- Atlantis, Paradise Island
- Crystal Bay
- South Ocean Golf Club

- Fort Charlotte
- Paradise Beach

Nights on the Town —

- Rainforest Theatre
- The Drop Off
- Crystal Palace Casino

- Cocktails & Dreams
- Compass Point

And Where to Shop Around —

- Coin of the Realm
- Perfume Bar
- Art Mon

- Green Lizard
- Stogies

DISCOVER

PARADISE

PARADISE ISLAND, THE BAHAMAS

Another Great



Destination

JUNE 3-6, 2004